

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rachelle Elaine Cassell  
Debtor

Case No. 19-04526-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Mar 27, 2025

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db	+ Rachelle Elaine Cassell, 87 Smith Road, Gardners, PA 17324-9000

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Rachelle Elaine Cassell DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubilee bk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	on behalf of Debtor 1 Rachelle Elaine Cassell karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubilee bk.net
Mario J. Hanyon	

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	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor AmeriHome Mortgage Company LLC ecfmail@mwclaw.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation matthew.fissel@brockandscott.com wbecf@brockandscott.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Rachelle Elaine Cassell,

Chapter 13

**Debtor 1**

Case No. 1:19-bk-04526-HWV

Social Security No.:

xxx-xx-7411

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: March 27, 2025

fnldec (01/22)